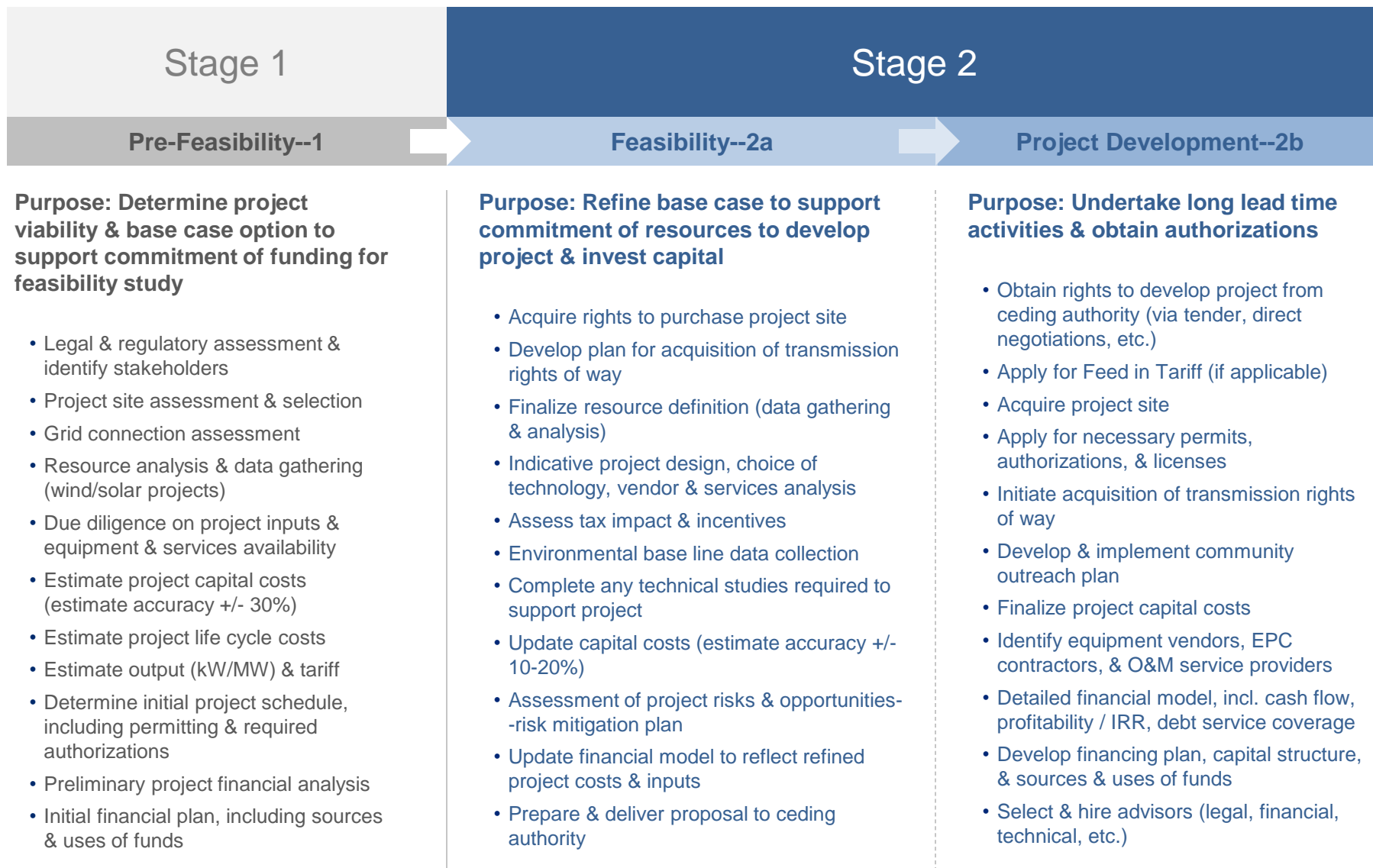




CLASSIFYING TRANSACTIONS BY 4 STAGES OF DEVELOPMENT





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